

MEDICARE PART D



New York State Department of Health

Medicaid Buy-In Program for Working
People with Disabilities (MBI-WPD)
and

What You Need To
Know About Medicare
Prescription Drug
Coverage

MBI-WPD and Medicare Prescription Drug Coverage

If you currently participate in the Medicaid Buy-In Program for Working People with Disabilities (MBI-WPD), you have Medicaid. If you **also** have Medicare Part A and/or Part B, then starting January 1, 2006, Medicare will pay for your drugs instead of the Medicaid program. Medicaid will still pay for your other health care costs.

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 gives elderly and disabled people on Medicare access to drug coverage beginning in January, 2006. The Medicare drug benefit offers help to individuals with rising out-of-pocket drug costs.

This brochure will help you to understand how certain MBI-WPD individuals will benefit from the Medicare Prescription Drug Plan, otherwise known as Medicare Part D.

As a participant in the MBI-WPD program, what do I need to know about the Medicare Prescription Drug Plan?

Because you have Medicaid through the MBI-WPD program your prescription drugs are currently covered through the New York State Medicaid program. Beginning January 1, 2006, Medicare will provide your prescription drug coverage through a Medicare prescription drug plan instead.

You will be **automatically enrolled** into a prescription drug plan chosen by the Centers for Medicare and Medicaid Services (CMS). This way, you do not lose a day of prescription drug coverage once your Medicaid drug coverage ends.

If you like that plan, you do not need to do anything. If you want to join another plan, you may change plans. Please look carefully at the plans available to you. If you find a plan that fits with most or all of your current prescriptions, please enroll in that plan. Once you are enrolled in a plan, you will get a new Medicare prescription drug card in the mail. Beginning January 1, 2006, you must use this card at the pharmacy to get your prescription drugs and you must use pharmacies that participate with your drug plan.

Who is automatically eligible for extra help paying for prescription drugs?

Because you participate in the MBI-WPD program and receive Medicare benefits, you are **automatically** eligible for extra help paying for your Medicare prescription drugs. This extra help is called the **low-income subsidy**, and you are **automatically** signed-up to receive this assistance. This assistance is available to you even though you may have income that is higher than the

advertised limits that you will see on other materials. You do not have to apply for this extra help. There is no need to fill out an application.

Will the new Medicare Prescription Drug plans cover my prescription drugs?

The prescription drug plan you will be enrolled in will cover a wide variety of drugs. Medicare Part D plans cover drugs that are essentially the same drugs that are approved for the Medicaid program. The New York State Medicaid program will continue to cover certain drugs which are excluded from the Medicare Prescription Drug Program. These include benzodiazepines, barbiturates and certain over-the-counter medications which are currently covered under Medicaid.

If you need a drug that is not covered by the plan, you should first talk to your doctor and make sure no other drug can be used. If your doctor thinks this is the only drug that is appropriate, then you or your prescribing physician should contact your plan to ask for an “exception”. If the plan approves of the exception, you will be able to get that drug from your plan. If your prescribing physician contacted your prescription drug plan to ask for an exception, and the plan denied that request, Medicaid will consider paying for that drug.

Will I have to pay a co-payment?

You will need to pay only a small co-payment (\$1 for generics and \$3 for brand name or specialty drugs) for each prescription under Medicare.

What will happen if I don't want to be enrolled in a Medicare prescription plan?

You must call Medicare to decline participation. You can join at a later time but you may have to pay a penalty.

If you are a New York State resident receiving both Medicare and Medicaid you MUST be enrolled in a Medicare prescription drug plan as of January 1, 2006, or you may lose all of your New York State Medicaid benefits, including healthcare coverage.

IMPORTANT POINTS TO REMEMBER

- The new Medicare drug plan will begin providing your prescription drugs on **January 1, 2006**.
- If you participate in the MBI-WPD sponsored by Medicaid and you have Medicare coverage you will receive new drug coverage under Medicare. **Your Medicaid drug coverage will end on December 31, 2005.**
- You will be **automatically** enrolled in a Medicare drug plan. If you do not like the plan chosen for you, you may change plans at any time.
- You must use pharmacies that participate with your Medicare drug plan. You must use your new Medicare prescription drug card when you go to the pharmacy for prescription drugs.
- You are **automatically** going to receive extra help paying for your Medicare prescription drugs. You do not need to apply for this assistance even though you may have income that is above the advertised limits.
- The **MBI-WPD program is not changing** in any other way. If you previously received personal care, physician services or adaptive equipment,

you will continue to receive those and other services from that program.



Where can I get more information?

- Your “Medicare & You 2006” handbook contains detailed information about Medicare prescription drug plans in your area.
- You will be able to get free personalized information at www.medicare.gov on the web, or by calling 1-800-MEDICARE (1-800-633-4227) to help you choose the plan that meets your needs.
- You can get free personalized counseling from your Health Insurance Information, Counseling, and Assistance Program (HIICAP), and other local and community based organizations. Call 1-800-333-4114 or (212) 333-5511 for the telephone number of the HIICAP nearest you.
- You can call the Social Security Administration at 1-800-772-1213 or TTY 1-800-325-0778, or online at: www.socialsecurity.gov

Panel 8 (or Back Cover)

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MBI-WPD
For People Who Have
Disabilities and Who Work